

EXHIBIT J

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Section 8
DEFINITIONS

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Certain words and phrases are defined in other sections of this Seller's Guide. In addition thereto, the following words and phrases shall have the following meanings:

Accepted Servicing Practices:	With respect to any Mortgage Loan, those mortgage servicing practices of prudent lending institutions that service mortgage loans of the same type and credit quality as such Mortgage Loan in the jurisdiction in which the related Mortgaged Property is located.
Accrued Interest:	The interest earned for the period of time that has elapsed since interest was last paid.
Adjustable Rate Mortgage Loan (ARM):	A Mortgage Loan that is subject to periodic Mortgage Interest Rate adjustments on each Interest Rate Change Date according to the terms of the related Mortgage Note.
Agency:	Fannie Mae, Freddie Mac or Ginnie Mae.
ALTA:	The American Land Title Association.
Amendment:	Any modification or change made by Purchaser.
Applicant:	A person seeking a Mortgage Loan from Seller.
Application Package:	The package prepared by Seller that includes all documentation required by Purchaser to consider Seller for approval as an Approved Seller.
Appraisal:	A report made in connection with the origination of a Mortgage Loan setting forth an estimate or opinion of the value of the related Mortgaged Property.
Approved Seller:	A Seller that has been approved by Aurora and/or LBB to originate and sell loans to Purchaser under this Seller's Guide and the Purchase Agreement.
Approved States:	A list set forth in Section 102, that identifies the States from which Purchaser will pursue loans from approved correspondents. Additional restrictions may appear as set forth in Section 102, applicable Program Profile, and Form 504, Geographic Matrix.
Assignment of Mortgage:	An assignment of Mortgage, notice of transfer or equivalent instrument, in recordable form sufficient under the laws of the jurisdiction in which the related Mortgaged Property is located to reflect or record the sale of the Mortgage Loan to Purchaser as instructed by Purchaser or, in the case of a MERS Mortgage Loan, a confirmed electronic transmission to MERS identifying the related transfer of the Mortgage Loan to Purchaser. The term "Assignment" or "Assignment of Mortgage" shall be deemed to mean either an Assignment of Mortgage as defined here or an Assignment of Security Instrument as defined in the Seller's Guide, as the case may be.
Assignment of Security Instrument:	With respect to a Cooperative Loan, a document sufficient under the laws of the jurisdiction wherein the related Cooperative Loan Property is located to give record notice of the sale of the Security Instrument to Purchaser as instructed by Purchaser. The term "Assignment" or "Assignment of Mortgage" shall be deemed to mean either an Assignment of Mortgage as defined here or an Assignment of Security Instrument as defined in the Seller's Guide, as the case may be.

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Authorized Officer:	With respect to Seller: (i) in the case of a Seller that is a corporation or banking institution, the President, Vice President, Secretary, or other representative of Seller authorized to sign documents on behalf of the corporation or institutions; or (ii) in the case of a Seller that is a partnership, the general partner authorized to sign legal documents on behalf of the partnership.	
Authorized Representative:	A representative of Seller, designated by Seller in writing to Purchaser, authorized to enter into Delivery Commitments with Purchaser on behalf of Seller.	
Automated Underwriting:	An electronic system used to make an underwriting or risk grade determination.	
Aurora Loan Services LLC (Aurora)	Administrative Agent for Conduit Purchases by its parent, Lehman Brothers Bank, a federal savings bank ("LBB"), and the Conduit Purchaser.	
Balance Agreement:	Each written agreement among Purchaser, Seller and a Warehouse Lender in form and substance acceptable to Purchaser.	
Best-Effort Commitment:	A Borrower and Mortgaged Property specific Delivery Commitment for which a Pair-Off Fee is not assessed if the Mortgage Loan is not Closed with the Seller.	
Borrower:	An obligor on a Mortgage Note.	
Bulk Transaction:	A delivery option whereby the Seller delivers multiple Mortgage Loans under a negotiated price commitment through a bidding process.	
Business Day:	Any day other than (i) a Saturday or Sunday; (ii) a day on which banking and savings and loans institutions in the state of New York are authorized or obligated by law or executive order to be closed; or (iii) a day observed as a holiday by Purchaser.	
Client:	An individual institution or organization acceptable to Purchaser that originates and/or closes Mortgage Loans on behalf of or for Purchase by Purchaser.	
Close or Closing:	With respect to each Mortgage Loan, to obtain a Mortgage executed by the Mortgagor, and disburse Mortgage Loan proceeds, to or on behalf of the Mortgagor, so that interest accrual begins on such Mortgage Loan. Any derivative of this term shall be interpreted by reference to this definition.	
Collateral Package:	Documents required to warehouse the loan, including the original Mortgage Note and all addenda (endorsed by all assignors) copy of the Mortgage (signed and executed for all fundings except "wet" concurrent), copy of the applicable trust agreement, power of attorney and all assignments, including intervening assignments.	
Combined Loan-to-Value or CLTV (See HELOC Loan-to-Value for additional Information)	With respect to any first and second lien/Mortgage Loan, the ratio (expressed as a percentage) of the first lien principal amount plus any subordinate financing, divided by the value or acquisition cost, as determined by the Seller's Guide. See table below for application.	
	Lien Consideration:	Use:
	Second lien is a HELOC	Current outstanding balance
	First lien allows negative amortization	Maximum possible balance of first lien
	Amortizing first and amortizing second lien close concurrently	Original principal amount of each loan
	Seasoned amortizing second lien is subordinated to a new amortizing first lien	Original principal amount of the first, unpaid balance of the second

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	New amortizing second lien is added behind an existing amortizing first lien	Unpaid balance of the first, original principal balance of the second
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"Second lien" applies to all subordinate financing if more than one subordinate lien exists.

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Commitment:	An agreement between Seller and Purchaser for the sale and Purchase of loans under certain terms and delivery requirements.
Commitment Desk:	The department that will assist Seller in offering commitments, registrations and rate sheets.
Condominium (Condo) Conversion:	A Condominium Conversion exists when the ownership of land changes to condominium ownership.
Condominium (Condo) Project:	A building or group of buildings consisting of Condominium Units and areas of common ownership. The projects can be low rise (four or less floors of living space) or high rise (more than four floors of living space).
Condominium (Condo) Unit:	A single-family dwelling in a Condominium Project that includes separate ownership of the dwelling unit with an undivided interest in certain other real and personal property that is designated for common ownership solely by unit owners.
Conduit:	The secondary market residential mortgage purchase program established by Aurora Loan Services LLC under the Seller's Guide.
Cooperative (Co-op):	A structure of two or more units in which the right to occupy a unit is obtained by the purchase of stock in the corporation which owns the building.
Cooperative Loan:	An individual loan that is: (i) evidenced by a Co-operative Note and secured by a Cooperative Loan Property and made in connection with the other documents included in the Cooperative Loan file (all of which are deemed included in the definition of "Cooperative Loan"); and (ii) offered for sale to Purchaser by Seller pursuant to this Seller's Guide and the Purchase Agreement, irrespective of whether such loan ultimately is purchased. Each Cooperative Loan includes without limitation all rights, benefits, proceeds and obligations arising from or in connection with such Cooperative Loan. The term "Mortgage Loan" shall be deemed to mean either a Mortgage Loan as defined here or a Cooperative Loan as defined in the Seller's Guide, as the case may be.
Cooperative Loan Property:	The Proprietary Lease for a particular apartment or dwelling at premises described as the Co-op Premises (the "Co-op Premises") and the shares of the related cooperative housing corporation which is the owner of such premises, allocated thereto, which Proprietary Lease and shares are pledged as security in connection with a Cooperative Loan. The term "Mortgaged Property" shall be deemed to mean either a Mortgaged Property as defined here or a Cooperative Loan Property as defined in the Seller's Guide.
Cooperative Note:	The note or other evidence of indebtedness executed by a Borrower and secured by a Security Instrument evidencing the indebtedness of the Borrower under a Cooperative Loan. The term "Mortgage Note" shall be deemed to mean either a Mortgage Note as defined here or as a Cooperative Note, as the case may be.
Correspondent:	An individual institution or organization acceptable to Purchaser that originates and/or closes Mortgage Loans on behalf of or for Purchase by Purchaser.
Correspondent Identification:	The four-digit number given to each approved correspondent to identify the Seller.

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Co-signer:	A party who is an obligor under the Mortgage Note, but does not have an ownership interest in the related Mortgaged Property.
Credit Package:	With respect to each Mortgage Loan which is the subject to underwriting, the documents required to be delivered to Purchaser for underwriting as required by the Underwriting Guidelines.
Delegated Underwriting or Delegated Underwriting Authority:	Designation given to certain approved Sellers to underwrite and sell Mortgage Loans to Purchaser without the requirement for Purchaser to underwrite the Mortgage Loan. Delegated Underwriting Authority applies to all loans eligible for a delegated underwriting decision by Seller, whether or not Purchaser elects to underwrite the loan prior to Purchase.
Delegated Seller:	A Seller who has been granted Delegated Underwriting Authority by Aurora.
Delivery Commitment:	An agreement between Seller and Purchaser which provides for Seller to deliver a Mortgage Loan by a specified date and at a specified price.
Delivery Commitment Confirmation:	A report provided to Seller by Purchaser confirming the terms by which Purchaser agrees to Purchase a Mortgage Loan at a future date.
Delivery Commitment Expiration Date:	The time frame within which Seller must deliver a Mortgage Loan to Purchaser as specified in this Seller's Guide.
Delivery Commitment Extension:	Additional fees charged by Purchaser for extending Delivery Commitment Expiration Date, as determined by Purchaser.
Denied:	A Mortgage Loan delivered for underwriting or Purchase to Purchaser by Seller, which loan is not approved for Purchase by Purchaser.
Desktop Underwriter[®] (DU):	Automated underwriting systems used by FNMA.
Desktop Originator[®] (DO):	Automated underwriting engine which allows brokers to input and transmit information to Desktop Underwriter [®] .
Directory/Contact List:	The listing of Purchaser's addresses and telephone numbers set forth in this Seller's Guide.
Eligibility Standards:	Purchaser's requirements for admission to and continued participation in the Conduit Program, as set forth in Section 2 of this Seller's Guide. Some of Purchaser's programs require Seller to meet additional or different standards. Such differences will be noted in the applicable section of the Seller's Guide or Purchase Agreement. With respect to such programs, these additional or different standards shall also be deemed to be "Eligibility Standards."
Errors and Omissions Insurance:	An errors and omissions insurance policy to be maintained by Seller meeting the requirements of Section 2 of the Seller's Guide.
Escrow Payments:	The amounts constituting ground rents, taxes, assessments, water rates, sewer rents, municipal charges, mortgage insurance premiums, fire and hazard insurance premiums, flood insurance premiums and other payments required to be escrowed by the Mortgagor with the Mortgagee pursuant to the terms of any documents included in a Mortgage Loan File or Program Documents.
Event of Default:	Any one of the conditions or circumstances enumerated in Section 7 hereof as an event of default under the Seller's Guide.
Fannie Mae (Federal National Mortgage Association (FNMA)):	The Federal National Mortgage Association, or any successor thereto.
FEMA:	The Federal Emergency Management Agency, or any successor

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FHA:	The Federal Housing Administration of the Department of Housing and Urban Development of the United States of America, or any successor thereto.	
Fidelity Bond:	A type of insurance that generally covers losses caused by dishonest or fraudulent acts by employees and others.	
First Lien/First Mortgage:	A Lien/Mortgage Loan that takes priority or precedence over all other charges or encumbrances upon the same piece of property, and which must be satisfied before such other charges are entitled to participate in the proceeds of liquidation or sale.	
First Party Transaction:	Mortgage Loan for which the Mortgage Note is payable on its face to Seller, and with respect to which all documents comprising the Mortgage Loan File are in Seller's name.	
Freddie Mac (FHLMC):	The Federal Home Loan Mortgage Corporation, or any successor thereto.	
Fund:	The payment by Purchaser to Seller or its designee of the Purchase Price of a Mortgage Loan on the related Purchase Date. Any derivatives of this term shall be interpreted by reference to this definition.	
Fundable Mortgage Loans:	Mortgage Loans that meet Purchaser requirements set forth in the Seller's Guide and Purchase Agreement, determined by and in sole and absolute discretion of Purchaser.	
Ginnie Mae (GNMA):	The Government National Mortgage Association, or any successor thereto.	
Guarantor:	Any party that executes a Guaranty Agreement	
Guaranty Agreement:	The written agreement executed by a third party guaranteeing the obligations of Seller arising under the Seller's Guide and the Purchase Agreement, in form and substance acceptable to Purchaser.	
Home Equity Line of Credit Loan-to-Value or HCLTV (Refer to Combined Loan to Value topic for additional information)	With respect to any first and second lien/Mortgage Loan, the ratio (expressed as a percentage) of the first lien principal amount plus the Home Equity Line of Credit maximum potential balance and any other subordinate financing, divided by the value or acquisition cost, as determined by the Seller's Guide. See table below for application.	
	Lien Consideration:	Use:
	Second lien is a HELOC	Maximum line available, regardless of age.
	First lien allows negative amortization	Maximum possible balance of first lien.
	Amortizing first and amortizing second lien close concurrently	Original principal amount of each loan.
	Seasoned amortizing second lien is subordinated to a new amortizing first lien	Original principal amount of the first, unpaid balance of the second.
	New amortizing second lien is added behind an existing amortizing first lien	Unpaid balance of the first, original principal balance of the second.

"Second lien" applies to all subordinate financing if more than one subordinate lien exists.

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HOEPA:	The Home Ownership and Equity Protection Act of 1984.
HUD:	The Department of Housing and Urban Development.
Index:	With respect to each ARM, the financial index required to be utilized as a basis for calculation of the related Mortgage Interest Rate from time to time.
Interest Rate:	See Mortgage Interest Rate.
Interest Rate Change Date:	With respect to each ARM, the date on which the Mortgage Interest Rate changes pursuant to the terms of the related Mortgage Note.
Late Delivery:	The delivery of a Mortgage Loan by Seller to Purchaser after the Delivery Commitment Expiration Date.
Late Delivery Penalty:	The monetary amount assessed to Seller for a Late Delivery.
Lehman Brothers Bank, FSB ("LBB"):	A federal savings bank ("LBB"), and the Conduit Purchaser. Parent company of Aurora Loan Services.
Life Rate Cap or Life Cap:	The maximum interest rate which may ever be charged over the life of a mortgage on an ARM. Life Cap may be expressed as a percentage over the initial interest rate or a maximum interest rate.
Loan:	A Mortgage Loan or a Cooperative Loan, as the case may be.
Loan Documents:	All documents required by Purchaser as outlined in the Seller's Guide. Documents include but are not limited to Mortgagor's executed application, verification of employment, executed Note, Mortgage, and disclosures.
Loan Prospector® (LP):	Automated underwriting system used by FHLMC.
Loan Purchase Agreement:	See Purchase Agreement.
Loan-to-Value or LTV:	With respect to any Mortgage Loan, the ratio (expressed as a percentage) of the original principal amount of the Mortgage Loan as compared to the value or acquisition cost of the subject Property as determined by the Seller's Guide.
Mandatory Commitment:	An agreement between Purchaser and the Seller as to the terms under which Mortgage Loans will be purchased, which requires delivery of Mortgage Loans.
Mandatory Delivery Loan:	A Mortgage Loan that is the subject of a Mandatory Commitment. Purchaser's program to Purchase Mandatory Delivery Loans is referred to in the Seller's Guide as the "Mandatory Delivery Program," or "Mandatory Delivery."
Margin:	With respect to each ARM, the percentage that is added to the Index to calculate the applicable Mortgage Interest Rate.
MERS:	The Mortgage Electronic Registration Systems, Inc., a Delaware corporation, or any successor in interest thereto.
MERS Mortgage Loan:	Any Mortgage Loan as to which the related Mortgage, or an Assignment of Mortgage, has been recorded in the name of MERS, as agent for the holder from time to time of the Mortgage Note.
MERS Originated Mortgage (MOM):	A Mortgage which indicates both MERS and Seller as the holder or beneficiary thereof on the face of the Mortgage or Security Instrument.
Monthly Payment:	The scheduled payment of principal and interest or interest-only if applicable, and any escrow payment, that is due each month on a Mortgage Loan.

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Mortgage:	The mortgage, deed of trust, security deed, Uniform Commercial Code Filing, or other instrument including any applicable riders or addenda securing a Mortgage Note, which creates a lien on the related Mortgaged Property, including, to the extent that the context shall permit or require, the security agreement creating a security interest in favor of Seller in the stock allocated to a dwelling unit in a residential cooperative housing corporation and pledged to secure a Cooperative Loan, and the related Proprietary Lease.
Mortgage Identification Number (MIN):	For each Mortgage Loan that has been registered with MERS, the Mortgage Identification Number assigned to such Mortgage Loan by MERS.
Mortgage Insurance (MI) Policy:	A primary policy of mortgage insurance, issued as required by this Seller's Guide with respect to a Mortgage Loan.
Mortgage Interest Rate:	The annual rate of interest accruing on the Mortgage Note. For ARMs, after any initial fixed-rate period, it is the sum of the applicable Index and the Margin (rounded as appropriate and subject to any periodic rate cap or Life Rate Cap).
Mortgage Loan:	An individual loan that is: (i) evidenced by a Mortgage Note or a Cooperative Note, as the case may be and secured by a Mortgage and made in connection with the other documents included in the Mortgage Loan File (all of which are deemed included in the definition of "Mortgage Loan"); and (ii) offered for sale to Purchaser by Seller pursuant to this Seller's Guide and the Purchase Agreement, irrespective of whether or not Purchaser ultimately pursues such loan. Each Mortgage Loan includes without limitation all rights, benefits, proceeds and obligations arising from or in connection with such Mortgage Loan. The term "Mortgage Loan" shall be deemed to mean either a Mortgage Loan as defined here or a Cooperative Loan as defined in the Seller's Guide, as the case may be.
Mortgage Loan Closing Date:	The date on which a Mortgage Loan is funded by the originator thereof and interest begins to accrue on the underlying Mortgage Note.
Mortgage Loan File:	All documents associated with an individual loan including, without limitation, the Mortgagor's application for the Mortgage Loan, all credit documents, executed Note and Mortgage.
Mortgage Note:	The document executed by the Borrower in evidence of the indebtedness of such Borrower under the Mortgage Loan, including all riders and amendments. The term "Mortgage Note" shall be deemed to mean either a Mortgage Note as defined here or as a Cooperative Note, as the case may be.
Mortgaged Property:	The real property securing repayment of the debt evidenced by a Mortgage Note. The term "Mortgaged Property" shall be deemed to mean either a Mortgaged Property as defined here or a Cooperative Loan Property as defined in the Seller's Guide.

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Mortgages:	The originator of any Mortgage Loan, as lender thereunder, together with any subsequent holder of the Mortgage.
Mortgagor:	Any party executing a Mortgage.
Net Worth:	The assets minus liabilities of Seller, determined in accordance with Generally Accepted Accounting Principles as in effect in the United States as of the date of determination.
Non-Agency Mortgage Loans:	A Mortgage Loan that is not eligible for sale to FNMA, FHLMC or GNMA.
Pair-Off Fee:	With respect to each Delivery Commitment, the dollar amount, if any, that Seller is obligated to pay to Purchaser with respect to Seller's failure to deliver the required minimum amount of Fundable Mortgage Loans as of the Delivery Commitment Expiration Date.
Pair-Off Fee Notification:	The notification provided by Purchaser to the Seller, identifying the Pair-Off Fee.
Power of Attorney:	A power of attorney in form and substance acceptable to Purchaser.
Price Adjustments:	The adjustment to the price paid for a Mortgage Loan because of Individual Price Adjustment Factors.
Price Adjustment Factor:	Characteristics of a Mortgage Loan for which Purchaser may adjust the Purchase Price.
Priority Lien:	A lien in priority position to Purchaser's lien.
Proprietary Lease:	With respect to a Cooperative Loan, the Proprietary Lease with respect to a dwelling unit occupied by the Borrower, which Proprietary Lease is related to certain stock issued to the Borrower by the cooperative housing corporation.
Purchase Advice:	The report provided to Seller once Purchaser has approved a loan for Purchase, identifying the Purchase amount to be paid to the Seller.
Purchase Agreement:	The agreement between Seller and Purchaser which, together with this Seller's Guide, contains the terms of the sale by Seller and the Purchase by Purchaser of any Mortgage Loans as contemplated by this Seller's Guide.
Purchase Date:	The date on which Purchaser purchases a Mortgage Loan from Seller in accordance with the terms of this Seller's Guide, as evidence by the tender of the related Purchase Price by Purchaser.
Purchase Fees:	Miscellaneous fees and charges assessed by Purchaser in purchasing Mortgage Loans.
Purchase Price:	The price paid on each Purchase Date by Purchaser to the Seller in exchange for the Mortgage Loans purchased on such Purchase Date as calculated in the related Delivery Commitment subject to Price Adjustment in accordance with the Seller's Guide.
Purchaser:	Refers to the entity set forth on the related Purchase Advice as the Purchaser, its successors and/or assigns; for a particular Mortgage Loan.
Purchaser Loan Number:	With respect to each Mortgage Loan, the loan identification number established by Aurora or LBB.
Quality Control:	A system of safeguards established by Seller to ensure that all loans are originated, processed, underwritten, closed and serviced according to lender, investor standards and state and federal requirements.

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Quality Control Plan:	A system designed to review all documents in a loan file to assure all requirements and conditions have been satisfied, and to assure the quality of the Mortgage Loan.
Rate Sheet:	An informational sheet that provides a representation of Mortgage Interest Rate and Purchase Price combinations under current market conditions, subject to applicable Price Adjustment Factors, maximum Purchase Prices, Rate and Margin buy-ups and buy-downs, etc.
Reduced Documentation:	A credit package processing option which allows little or no income, employment or asset verification. Examples of Reduced Documentation processing options include, but are not limited to: Stated Doc, No Ratio and No Doc.
Registration:	The act or process of notifying Purchaser of the parameters of a Mortgage Loan, as set forth in Section 3 of this Seller's Guide.
Rejected Loan:	A Mortgage Loan that has been denied.
Repurchase:	The act of the Seller taking reassignment and ownership of a Mortgage Loan previously sold to Purchaser.
Repurchase Price:	An amount equal to (i) the greater of the Purchase Price or par multiplied by the outstanding principal balance of the Mortgage Loan as of the Purchase Date; less (ii) the aggregate amount received by Purchaser of reductions and curtailments of the principal balance of the Mortgage Note; plus (iii) any and all interest payable on the outstanding principal balance of the Mortgage Note as of the date of repurchase; plus (iv) any and all expenses, including, without limitation, costs of foreclosure and reasonable attorney's fees, incurred by Purchaser in the exercise by Purchaser of its rights and remedies in connection with the Mortgage Loan, the Mortgaged Property, and/or the Mortgagor, as more specifically identified in this Seller's Guide.
Second Lien/Second Mortgage:	A lien/Mortgage Loan which takes precedence immediately after a First Lien on the same property and is next entitled to satisfaction out of the proceeds of liquidation or sale.
Section 32 Mortgage Loan:	A Mortgage Loan which is subject to HOEPA (also referred to as a "High Rate, High Cost" loan under Regulation Z of the Truth in Lending Act, as amended).
Security Instrument:	See Mortgage.
Seller:	A lender approved by Purchaser for originating and selling loans pursuant to standards set forth in this Seller's Guide, which lender has executed and delivered to Purchaser a Loan Purchase Agreement in form and substance acceptable to Purchaser.
Seller's Correspondent:	Any originator of a Mortgage Loan, other than the related Seller.
Seller's Guide:	This Seller's Guide, including all exhibits and attachments hereto, as amended from time to time.
Servicer:	With respect to any Mortgage Loan, the entity designated by Purchaser as the servicer of the related Mortgage Loan from and after the related Servicing and Transfer Date.

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Servicing and Transfer Date:	With respect to any Mortgage Loan Purchased by Purchaser, the Purchase Date on which physical servicing responsibility for the related Mortgage Loan transfers from Seller to Purchaser or its designee.
Stable Monthly Income:	Those amounts and sources that are determined, based on evidence of past receipt and current information, are reasonably expected to continue into the future.
Subordinate Lien:	A lien which takes precedence after any/all other lien(s), called prior lien(s), on the same property and is entitled to satisfaction out of the proceeds of the liquidation or sale after prior lien(s) has been satisfied.
Substitution:	The act of replacing a Mortgage Loan that has been delivered to Purchaser and denied, or not delivered and subject to a Mandatory Commitment, with a Fundable Mortgage Loan that is similar in all material respects.
Suspended:	A Mortgage Loan delivered for underwriting or Purchase by Seller that Purchaser has determined has insufficient information to render an underwriting decision or incomplete documentation for purchasing the Mortgage Loan.
Third Party Originators:	A party which completely or partially originates, processes, underwrites, closes, funds or packages a Mortgage Loan for delivery.
Title Insurance:	A contract by which the Insurer agrees to pay the insured a specific amount for any loss caused by defects of title to a parcel of real estate (wherein the insured has an interest as purchaser, mortgagee or otherwise), other than encumbrances, defects and matters specifically excluded by the policy.
Title Policy:	An ALTA lender's title insurance policy or other generally acceptable form of policy of insurance acceptable to Fannie Mae or Freddie Mac, issued by a title insurer acceptable to Fannie Mae or Freddie Mac and qualified to do business in the jurisdiction where the Mortgaged Property is located, insuring the Seller, its successors and assigns, as to the first priority lien of the Mortgage in the original principal amount of the Mortgage Loan.
Transfer of Ownership:	The Purchase Date/transfer of possession of all ownership rights for any Mortgage Loan from the Seller to the Purchaser which may or may not include Servicing Rights.
Underwriting Guidelines:	The guidelines set forth in the Seller's Guide or otherwise supplied by Purchaser to Seller, with any and all amendments thereto which contain the loan underwriting and processing requirements, procedures and forms of Purchaser for Mortgage Loans originated for sale to Purchaser.
Underwriting Package(s):	The package containing all required documentation enabling Purchaser to review the Mortgage Loan for underwriting approval.
VA:	The Department of Veterans Affairs, or any successor thereto.
Wire Authorization Form:	The form identified in this Seller's Guide identifying the Bank and Account Number where Purchaser is to send all Purchase proceeds due Seller.
Wire Change Notice Form:	The form used by Seller to modify the Wire Authorization Form.
Wire Instructions:	The notification by Seller to Purchaser, identifying who to send all the funds due Seller.

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